

## NOTICES OF SUBSTANTIVE POLICY STATEMENTS

The Administrative Procedure Act requires the publication of substantive policy statements issued by agencies (A.R.S. § 41-101(B)(14)). Substantive Policy Statements are written expressions which inform the general public of an agency's current approach to rule or regulation practice. Substantive policy statement does not include internal procedural documents which may only affect the internal procedures of the agency and does not impose additional requirements or penalties on regulated parties in accordance with A.R.S. Title 41.

### NOTICE OF SUBSTANTIVE POLICY STATEMENT

#### DEPARTMENT OF INSURANCE

**1. Subject of the substantive policy statement and the substantive policy statement number by which the policy statement is referenced:**

Issuers' Affirmative Obligations Under the Health Insurance Portability and Accountability Act (HIPAA)  
(Circular Letter 2000-1)

**2. Date the substantive policy statement was issued and the effective date of the policy statement if different from the issuance date:**

January 4, 2000

**3. Summary of the contents of the substantive policy statement:**

This circular letter serves as a reminder to companies selling health care insurance in the individual market of their affirmative obligation to identify and timely respond to Eligible Individuals under the Health Insurance Portability and Accountability Act (HIPAA).

**4. A statement as to whether the substantive policy statement is a new statement or a revision:**

This is a new statement.

**5. The name and address, and telephone number of the person to whom questions and comments about the substantive policy statement may be directed:**

Name: Vista Thompson Brown  
Address: Department of Insurance  
2910 N. 44th Street, Suite 210  
Phoenix, Arizona 85251  
Telephone Number: (602) 912-8456  
Fax Number: (602) 912-8452

**6. Information about where a person may obtain a copy of the substantive policy statement and the costs for obtaining the policy statement:**

Copies of this policy may be obtained from the Internet at <http://www.state.az.us/id> or from the person listed in question #5 for 25 cents per page.

### NOTICE OF SUBSTANTIVE POLICY STATEMENT

#### DEPARTMENT OF INSURANCE

**1. Subject of the substantive policy statement and the substantive policy statement number by which the policy statement is referenced:**

Standards for Reasonable Investigation of Claims  
(Circular Letter 2000-2)

**2. Date the substantive policy statement was issued and the effective date of the policy statement if different from the issuance date:**

January 7, 2000

**3. Summary of the contents of the substantive policy statement:**

This circular letter serves as a reminder to insurers of their legal duties under the Unfair Claim Settlement Practices Act, specifically as they relate to "low impact" claims.

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**NOTICE OF SUBSTANTIVE POLICY STATEMENT**

**DEPARTMENT OF INSURANCE**

**1. Subject of the substantive policy statement and the substantive policy statement number by which the policy statement is referenced:**

Revision of Property Damage Threshold  
(Circular Letter 2000-3)

**2. Date the substantive policy statement was issued and the effective date of the policy statement if different from the issuance date:**

February 14, 2000

**3. Summary of the contents of the substantive policy statement:**

This circular letter revises the property damage threshold for purposes of A.R.S. § 20-1631(E).

**4. A statement as to whether the substantive policy statement is a new statement or a revision:**

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**NOTICE OF SUBSTANTIVE POLICY STATEMENT**

**DEPARTMENT OF INSURANCE**

**1. Subject of the substantive policy statement and the substantive policy statement number by which the policy statement is referenced:**

Common Areas of Regulatory Non-compliance in Personal Lines  
(Circular Letter 2000-4)

*Arizona Administrative Register*  
**Notices of Substantive Policy Statements**

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**2. Date the substantive policy statement was issued and the effective date of the policy statement if different from the issuance date:**

February 22, 2000

**3. Summary of the contents of the substantive policy statement:**

This circular letter describes common finding from the Department's market conduct examinations and review of consumer complaints of the last three years concerning regulatory non-compliance by insurers involving personal lines insurance.

**4. A statement as to whether the substantive policy statement is a new statement or a revision:**

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